

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/779,950 Confirmation No.: 7569
Applicant : Nigel KNIGHT
Filed : February 9, 2001
Title : INTERNATIONAL BANKING SYSTEM AND METHOD
TC/Art Unit : 3696
Examiner: : Felten, Daniel S.

Docket No. : 72167.000237
Customer No. : **21967**

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE UNDER 37 C.F.R. § 1.111

Sir:

RESPONSE

Responsive to the Office Action mailed October 6, 2008, please amend the above-captioned application as set forth below.

Pending Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.